

United States Bankruptcy Court
Middle District of Tennessee

In re:
Wesley Lane Smith
Debtor

Case No. 23-04002-MFH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-1

User: admin

Page 1 of 3

Date Rcvd: Dec 13, 2023

Form ID: pdf007

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db	+ Wesley Lane Smith, 1579 Yell Rd., Lewisburg, TN 37091-4420
7619804	Attorney General/Child Support Division, Attn: Bankruptcy/Child Supprt Division, Po Box 659791, San Antonio TX 78265-9791
7619806	+ Cash Link USA LLC, 2001 Western Ave Ste 400, Seattle WA 98121-3132
7619815	Green Fund Go, PO Box 2099, Kahnawake, Quebec JOL1B0
7619819	##+ Jennifer Lacey Luna, 5 Westberry Ct, Belton TX 76513-6829
7619820	Jericka Allon Smith, 13383 SH105, Cleveland TX 77327
7619823	+ Marshall County General Sessions Ct., 301 Marshall County Courthouse, Lewisburg TN 37091-3373
7619833	+ US Attorney General, RE: IRS, 810 Broadway, Suite 400, Nashville TN 37203-3858

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7619803	Email/Text: bankruptcy@ascendfcu.org	Dec 13 2023 23:18:00	Ascend Federal Credit Union, PO Box 1210, 550 William Northern Blvd, Tullahoma TN 37388
7619801	+ Email/Text: bankruptcy@af247.com	Dec 13 2023 23:19:00	Advance Financial, 1786 Mooresville Hwy, Lewisburg TN 37091-2008
7619802	+ Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 23:29:10	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas TX 75356-5848
7627485	+ Email/Text: stratos.apostolou@oag.texas.gov	Dec 13 2023 23:18:00	Attorney General of Texas, Child Support Division, P.O. Box 18418, Austin, Texas 78760-8418
7619805	+ Email/Text: customerservice@brightlending.com	Dec 13 2023 23:19:00	Bright Lending, P.O. Box 578, Hays MT 59527-0578
7619808	Email/Text: cfcbackoffice@contfinco.com	Dec 13 2023 23:18:00	Celtic Bank, 4550 New Linden Hill Road, #400, Wilmington DE 19808
7619807	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Dec 13 2023 23:18:00	CashNet Payday, 175 W. Jackson Blvd Suite 1000, Chicago IL 60604-2863
7619809	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 23:18:00	Comenity Bank, Bankruptcy Department, Po Box 182125, Columbus OH 43218-2125
7619810	Email/Text: bankruptcycourts@equifax.com	Dec 13 2023 23:18:00	Equifax Information Services LLC (1), PO Box 740256, Atlanta GA 30374
7619811	^ MEBN	Dec 13 2023 23:15:23	Experian (2), PO Box 4500, Allen TX 75013-1311
7619812	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 13 2023 23:29:05	First Premier Bank, Attn: Bankruptcy, Po Box

			5524, Sioux Falls SD 57117-5524
7619814	Email/Text: bankruptcy@glsllc.com	Dec 13 2023 23:18:00	Global Lending Services LLC, Attn: Bankruptcy, Po Box 10437, Greenville SC 29603
7619813	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 13 2023 23:19:00	Genesis Financial Solutions, PO Box 4865, Beaverton OR 97076-4865
7619816	+ Email/Text: accountservices@greenlineloans.com	Dec 13 2023 23:18:00	Green Line Loans, Po Box 294, Lac Du Flambeau WI 54538-0294
7619818	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 13 2023 23:18:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
7619821	+ Email/Text: bankruptcy@cheadlelaw.com	Dec 13 2023 23:18:00	John R Cheadle, Jr, 2404 Crestmoor Ave, Nashville TN 37215-2006
7634904	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2023 23:29:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
7619826	Email/Text: EBN@Mohela.com	Dec 13 2023 23:18:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield MO 63005
7619824	^ MEBN	Dec 13 2023 23:15:33	Maxlend, PO Box 639, Parshall ND 58770-0639
7619825	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 13 2023 23:19:00	Milestone, Bankcard Services, Po Box 4499, Beaverton OR 97076-4499
7619827	^ MEBN	Dec 13 2023 23:16:06	National Debt Relief, 11 Broadway, Ste. 1600, New York NY 10004-1462
7634906	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2023 23:29:05	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
7629944	^ MEBN	Dec 13 2023 23:15:47	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
7635512	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 23:18:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
7619831	Email/Text: bankruptcy@springoakscapital.com	Dec 13 2023 23:18:00	Spring Oaks Capital, LLC, PO Box 1216, Chesapeake VA 23327-1216
7619828	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Dec 13 2023 23:18:00	Security Finance, Attn: Bankruptcy/Centralized Bank, Po Box 1893, Spartanburg SC 29304-1893
7619829	Email/Text: Bankruptcy.Noticing@Security-Finance.com	Dec 13 2023 23:18:00	Security Financial, 204 E. Main St., Consumer Verifications, Spartanburg SC 29306-5127
7619830	+ Email/Text: bkinfo@ccfi.com	Dec 13 2023 23:18:00	SpeedyCash.com, Attn: Bankruptcy, PO Box 780408, Wichita KS 67278-0408
7619832	^ MEBN	Dec 13 2023 23:15:31	TransUnion Consumer Solutions (3), PO Box 2000, Chester PA 19016-2000
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
7619822		Loan Docker
7619817	##+	Integra Credit, 200 W Jackson Blvd, Suite 500, Chicago IL 60606-6949

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
HENRY EDWARD HILDEBRAND, III	hhecf@ch13nsh.com
J. ROBERT HARLAN	on behalf of Debtor Wesley Lane Smith bknotices@robertharlan.com harlanecf@gmail.com;slocumkr47249@notify.bestcase.com;quillenmr47249@notify.bestcase.com;harlanbr47249@notify.bestcase.com;userar47249@notify.bestcase.com;piercegr47249@notify.bestcase.com
US TRUSTEE	ustpreion08.na.ecf@usdoj.gov

TOTAL: 3

Dated: 12/13/2023

MA

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

DEBTOR **WESLEY LANE SMITH**
SSN XXX-XX- 4793

Case No. **23-04002-MH1-13**

ORDER CONFIRMING CHAPTER 13 PLAN AND GRANTING RELATED MOTIONS

The Court finds that all information required under § 521(a)(1)(B) has been submitted and that the case is not dismissed under § 521(i). The Court further finds that it is in the best interests of creditors and the estate to confirm this case.

The debtor's plan has been transmitted to scheduled creditors and it has been determined after notice and an opportunity for hearing that the plan meets the confirmation requirements of 11 U.S.C. § 1325 and all timely objections to confirmation have been withdrawn, resolved, or overruled. It is, therefore, ORDERED:

1. The plan is confirmed as set out below.
2. A timely proof of claim must be filed before the creditor will be paid under the plan.
3. The debtor shall not incur any debts without approval from the trustee or this Court, except debts necessary for emergency medical or hospital care.
4. The debtor shall not reduce the amounts withheld for taxes on a W-4 submitted to an employer without approval of the trustee or the Court.
5. The trustee shall deduct permitted compensation and expenses in accordance with 28 U.S.C. § 586(e).
6. Before making any disbursements to creditors under the plan, the trustee shall disburse to the Court Clerk the sum of **\$313.00** for filing fees.
7. The debtor shall be responsible for the preservation and protection-including insurance-of all property of the estate.
8. The trustee and the debtor retain the right to object to any claims or supplements to claims and to pursue any causes of action for the benefit of the debtor or the estate-including avoidance and recovery actions and actions that would upset the liens of creditors treated as secured under the confirmed plan.

PART 1: NOTICES

The confirmed plan **DOES NOT** include nonstandard provisions, set out in Part 9 below.

This order is final and binding under 11 U.S.C. § 1327 upon entry of the order. This order may include provisions different than what was contained in the original plan. Parties are encouraged to carefully review the terms of this order and the

previously noticed plan. Any request to reconsider the terms of this order should be raised within 14 days.

An exhibit attached to this order lists the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

PART 2: PLAN PAYMENTS AND LENGTH OF PLAN

Debtor will make payments to the trustee as follows:

\$285.00 WEEKLY from ABEC for WESLEY LANE SMITH

The plan is expected to last approximately 60 months. The plan will not be complete unless the payments to creditors specified in this order have been made.

Plan “base” and income tax refunds:

Debtors shall pay to the trustee a minimum amount, called a “base,” of **\$74,100.00**.

Any funds remaining from the base after making the other disbursements required by this order shall be used to increase the distribution to allowed nonpriority unsecured claims addressed in § 5.1.

PART 3: TREATMENT OF SECURED CLAIMS

3.1 Maintenance of payments and cure of default under 11 U.S.C. § 1322(b)(5).

There are no long term claims paid by the Trustee.

3.2 Valuation of security and claim modification.

----- NONE -----

3.3 Secured claims excluded from 11 U.S.C. § 506.

The claims listed below were either:

(1)incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2)incurred within 1 year before the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full through the trustee as stated below. The claim amount stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below.

The holder of any claim listed below as secured by any value will retain the lien until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law , or
- (b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

If relief from the automatic stay is ordered as to any collateral listed below, all payments under this section to creditors secured by that collateral will cease.

<u>Creditor/Collateral</u>	<u>Amount of claim</u>	<u>Interest rate</u>	<u>Monthly payment</u>
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GLOBAL LENDING SERVICES	\$13,083.00(e)	8.50%	\$269.00
2017 FORD FIESTA / 910 AUTOMOBILE LOAN			

3.4 Lien avoidance.

----- NONE -----

3.5 Surrender of collateral.

----- NONE -----

PART 4: TREATMENT OF PRIORITY CLAIMS (INCLUDING ATTORNEY'S FEES AND DOMESTIC SUPPORT OBLIGATIONS)

4.1 Attorney's fees.

The balance of fees currently owed to **J ROBERT HARLAN** is **\$4,950.00**. The total fee awarded to the attorney is **\$4,950.00** pursuant to Administrative Order 23-1.

The balance of fees awarded by this order and any additional fees that may be awarded shall be paid through the trustee as follows:
Available funds.

4.2 Domestic support obligations.

(a) Pre- and postpetition domestic support obligations to be paid in full.

The debtor will maintain postpetition payments on the domestic support obligation(s) listed below. These payments will be disbursed either by the trustee or directly by the debtor, as specified. Any arrearage on a listed claim will be paid in full through the trustee. If no monthly payment is stated, the trustee will disburse available funds to cure the arrearage. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below as to the postpetition payment and arrearage. Unless a proof of claim filed in accordance with the Bankruptcy Rules states an arrearage through a later month, the arrearage will only include amounts due as of the petition date.

<u>Creditor/Recipient</u>	<u>Current monthly payment</u>	<u>Estimated total of payments (if terminating during plan)</u>	<u>Last month in prepetition arrearage</u>	<u>Amount of arrearage</u>	<u>Arrearage Monthly Pmt</u>
TEXAS CHILD SUPP DISB UNIT	\$300.00	n/a	11/23	\$5,007.14	pro rata
JERICKA SMITH	Disbursed by: Trustee			Disbursed by: Trustee	
TEXAS CHILD SUPP DISB UNIT	\$348.00	n/a	10/23	\$2,728.48	pro rata
JENNIFER LUNA	Disbursed by: Trustee			Disbursed by: Trustee	

(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

-----NONE-----

4.3 Other priority claims.

The priority claims listed below will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below.

<u>Name of Creditor</u>	<u>Estimated amount of claim to be paid</u>
UNITED STATES TREASURY	\$945.00
21 TAXES	

PART 5: TREATMENT OF NONPRIORITY UNSECURED CLAIMS AND POSTPETITION CLAIMS**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. A minimum sum of **-0-** and a minimum dividend of **1.000%** shall be paid to these claims. Any funds remaining after disbursements have been made to all other creditors provided for in this plan shall also be distributed to these claims.

5.2 Interest on allowed nonpriority unsecured claims not separately classified.

N/A

5.3 Maintenance of payments and cure of default on nonpriority unsecured claims.

----- NONE -----

5.4 Separately classified nonpriority unsecured claims.

----- NONE -----

5.5 Postpetition claims allowed under 11 U.S.C. § 1305.

Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.

-----NONE-----

PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES**6.1 The executory contracts and unexpired leases listed below are assumed and treated as specified. All other executory contracts and unexpired leases are rejected.**

----- NONE -----

PART 7: ORDER OF DISTRIBUTION OF AVAILABLE FUNDS BY TRUSTEE**7.1 The trustee will make monthly disbursements of available funds in the order indicated by the “disbursement levels” in the attached Exhibit.**

If available funds in any month are not sufficient to disburse all fixed monthly payments due under the plan for any disbursement level, the trustee shall allocate available funds to the claims in that disbursement level pro rata. If available funds in any month are not sufficient to disburse any current installment payment due under § 3.1, the trustee shall withhold the partial payment amount and treat the amount as available funds in the following month.

PART 8: VESTING OF PROPERTY OF THE ESTATE

8.1 Property of the estate will vest in the debtor upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is specified below:

PART 9: NONSTANDARD PLAN PROVISIONS

-----NONE-----

Approved:

/s/J ROBERT HARLAN

J ROBERT HARLAN

ATTY FOR THE DEBTOR

P O BOX 949

COLUMBIA, TN 38402-0949

931-381-0660

dispositions@robertharlan.com

MARIAN F HARRISON

Bankruptcy Judge

Original 341 Date: **December 11, 2023 8:30 am**

Case no: **23-04002-MH1-13**

Printed: **12/13/2023 8:52 am**

EXHIBIT**SCHEDULED AND ALLOWED CLAIMS AND ORDER OF DISTRIBUTION**

The list below identifies the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

The “disbursement level” indicates the order of distribution on a monthly basis. See Part 7 of the attached Order.

* An asterisk next to a claim indicates that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless a timely proof of claim is filed.

! An exclamation mark next to a claim indicates the trustee has placed a “reserve” on the claim and will withhold disbursements pending a further determination. For information about a “reserve” contact the trustee’s office.

	<u>Name of Creditor</u>	<u>Type of Claim</u>	<u>Order of Distribution</u>
	US BANKRUPTCY COURT	FILING FEE	1
*	TEXAS CHILD SUPP DISB UNIT JERICKA SMITH	SUPPORT/ALIMONY CONT	2
*	TEXAS CHILD SUPP DISB UNIT JENNIFER LUNA	SUPPORT/ALIMONY CONT	2
	GLOBAL LENDING SERVICES 2017 FORD FIESTA	910 AUTOMOBILE LOAN	3
	J ROBERT HARLAN	ATTORNEY FEE	4
*	TEXAS CHILD SUPP DISB UNIT JERICKA SMITH THRU NOV 23	SUPPORT/ALIMONY ARRS-PRIORITY	5
*	TEXAS CHILD SUPP DISB UNIT JENNIFER LUNA ARRS THRU OCT 23	SUPPORT/ALIMONY ARRS-PRIORITY	5
*	UNITED STATES TREASURY 21 TAXES	PRIORITY CREDITOR	6
	ADVANCE FINANCIAL ALL ACCTS	UNSECURED CREDITOR	7
	AMERICAN FIRST FINANCE	UNSECURED CREDITOR	7
	ASCEND FEDERAL CREDIT UNION ALL ACCTS	UNSECURED CREDITOR	7
	BRIGHT LENDING ALL ACCTS	UNSECURED CREDITOR	7
	CASH LINK USA LLC	UNSECURED CREDITOR	7
	CELTIC BANK	UNSECURED CREDITOR	7
	COMENITY BANK	UNSECURED CREDITOR	7
	FIRST PREMIER BANK	UNSECURED CREDITOR	7
	GREEN FUND GO ALL ACCTS	UNSECURED CREDITOR	7

Debtor	SMITH	Case number	23-04002-MH1-13
	GREENLINE LOANS	UNSECURED CREDITOR	7
	INTEGRA CREDIT	UNSECURED CREDITOR	7
	LOAN DOCKER	UNSECURED CREDITOR	7
	MAXLEND ALL ACCTS	UNSECURED CREDITOR	7
	MOHELA STUDENT LOAN	UNSECURED CREDITOR	7
*	PINK DOGWOOD 13 LLC SECURITY FINANCE	UNSECURED CREDITOR	7
* !	PYOD LLC VISA TARGET EASY BAY FUNDING SOL	UNSECURED CREDITOR	7
*	QUANTUM3 GROUP LLC	UNSECURED CREDITOR	7
	SECURITY FINANCIAL	UNSECURED CREDITOR	7
	SPEEDYCASH COM	UNSECURED CREDITOR	7
	1305 CLAIM	UNSECURED - 1305	8

Chapter 13 Plan

Page 7 of 7
This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.